

From: Art Mazeau <amazeau@comcast.net>
Sent: Monday, March 18, 2013 7:29 AM
To: INSTestimony
Subject: H.B. No. 6656 (RAISED) INSURANCE AND REAL ESTATE . 'AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS'

Ladies and Gentlemen,

I thank you for allowing electronic testimony in this matter, as it is very difficult to lose a day's work without pay to testify at these hearings. I know many like-minded citizens that would rather be testifying than working but like me have not enough vacation time to allow the day of work be lost.

I would like to discuss my feelings on the proposed bill in discussion. I watched and listened while you all have been proposing these bills regarding gun control, or "gun violence" as Governor Malloy puts it. The fact that remains clear to me is that not one criminal in the state is going to abide by this particular bill. I don't understand what this bill will prevent, because it has absolutely nothing to do with guns or violence, it is directly aimed at legislating fees and regulations on. And I know you must all be sick of this phrase, 'Law abiding citizens and gun owners'.

In a perfect world, when there is a law, everyone abides by it, there is no crime, there is no punishment. This is not a perfect law. I can see the criminals laughing right now about how idiotic it sounds that they will be required to insure their guns. Those same guns that were illegally obtained and are being used unregistered if they are handguns. Do any of you really expect that they are going to run right out to the local Allstate and get their agent to sign them up for a policy? I suppose Governor Malloy with his brilliant move to bring the navigator Group into Connecticut may have grand plans to get all gun possessing citizens to sign up for a policy so they don't become a criminal. But really now, what will this do to prevent Newtown II? The answer my friends, is it will do nothing. This is also likely against the state and federal constitutions, as there is no provision in the constitution to put a fee or tax on citizens' rights.

What I see here, as do most everyone else that is a gun owner, is a bunch of politicians finding a way to raise revenue on the backs of one singled out group of citizens. This is nothing but a revenue grab, plain and simple. Call it a "Sin Tax", as the tax you added on to cigarettes, and liquor. Call it a luxury tax, because the citizens' that most need to have a gun for self-defense are those living in the inner city where most of the crime is committed, and where the gangs are truly in control.

By requiring mandated insurance on guns, you will more likely create another group of criminals, those who cannot afford to keep shelling out the money for insurance. The cost of legal gun ownership is not cheap, just like they say "freedom is not free."

To give you an example, my wife and I took the required training course, \$134 each. We paid the fees to the town for fingerprinting, \$19.50 each, background checks, \$70 each, then after that was done, we paid another \$ 70 each to the Department of Public Safety. That was just to be allowed to possess a pistol permit. \$587.00 paid, still not gun owners. Now add \$939 more for each of us to own a gun. \$1526 spent before we even bought a bullet. What do you expect that insurance policy will cost us for each gun? My agent can offer me a policy that does not cover anything but liability, not the cost of the gun if stolen, just an umbrella policy. The reason that is all he can do is that there is no such insurance product. That might be around another \$250 per year, or maybe \$250 for each gun? So hypothetically, I am now up to slightly over \$2000 just to be a legal gun owner.

But what about the rights of the citizens' that cannot afford the fees and tax and insurance? They are driven out of the market by price. So what opportunity have you with all this legislation given them for self-defense? You have made it literally impossible for them to exercise their rights as a citizen, effectively, you have taken away their rights as

Americans. This should prove to you that this is a violation of the Constitution of both the State of Connecticut, but also that of the Constitution of the United States of America.

Please, do not take away the rights of the people. Vote NO! on this bill

Respectfully,

Arthur D. Mazeau

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